

Local News Stories Explain FEDERAL CROP INSURANCE

Wheat Crop Insurance

Protection against unavoidable risks is an asset to any business and farming is one business that needs protection.

The Federal Crop Insurance Corporation was established by the Congress of the United States to give farmers more security and to protect them against losses from unavoidable risks. All-risk crop insurance is presently being offered to wheat growers. It is purchased through the cultural conservation authorized agricultural Crop Insurance.

No matter how good the price is the only crop investment against drought, can decrease time.

1947 Federal Crop Insurance Is Discussed at County ACA Meeting

L. R. Green, chairman of the Quay county Agricultural Conservation Association, announced at a meeting in the county ACA office last week that every farmer in the wheat area would be contacted by a representative farmer from their community to give all growers a chance to insure their 1947 wheat crop.

He also stated that federal crop insurance on winter wheat is now on sale at the county ACA office in Tucumcari and urged farmers to stop in to discuss this program.

C. L. Bowe and A. F. Flint of the county committee were also present at the meeting. Producers present from the wheat area were Reid Isler, J. L. Auten and C. A. Morrow.

Gray Barton, wheat crop insurance specialist from the state office, and Fred C. Moore, district farmer-fieldman, were also present.

Barton explained the different phases of the federal wheat crop insurance program as now in effect, giving the grower a wider choice in the amount of insurance he buys. Farmers may now choose from several different amounts of coverage, paying a corresponding premium and collecting a corresponding indemnity. Applications must be filed before August 31. Federal crop insurance guarantees wheat growers some crop return and offers protection against unavoidable hazards such as wind, drought, hail and insects.

WHEAT INSURANCE OFFERED FARMERS

Federal Protection for Winter Crops Available at Tulsa Conservation Office

Federal crop insurance on winter wheat is now being offered for sale at the Tulsa Conservation county Agricultural Farris Carlsburg, Collinsville, supervisor of the Production and Marketing administration. Wider choice on the amount of insurance he buys is offered the grower this year, according to Bredehoeft. The buyer can choose from among several different amounts of coverage, pay a corresponding premium, and collect a corresponding indemnity in case of a loss.

Application for insurance must be filed before planting, but not later than August 31. The crop is protected against all unavoidable risks from planting time through harvest.

Meanwhile, Bredehoeft said the county agricultural conservation committee had set up a tentative program of practices for 1947, and that little change was made. More phosphate was made available for county farmers for the use of phosphate. The practice of plowing under sweet clover as one of the principal means of soil building will also be pushed. Bredehoeft said that Charles Cameron, state chairman of the PMA had complimented the county organization for its 1947 tentative program of practices.

BARNES TO REVIEW COTTON INSURANCE

Washingtonian Will Discuss Crop Protection Program Saturday

At 2:00 p. m. Saturday R. Lee Barnes, Federal Crop Insurance Corporation representative from Washington, D. C., will talk to AAA community and county committeemen in the county agent's office on the cotton crop insurance program.

Mr. Barnes will attempt to explain all points of the program not clearly understood by the farmers of the county.

Community committeemen are expected to present the questions raised in their neighborhoods by farmers interested in the idea of guaranteeing themselves some return on their cotton acreage regardless of the normal hazards to which they may be exposed.

The FCIC representative is anxious to see the county participate in the insurance program, feeling that participation one year will lead to the permanent adoption of the idea of insurance.

Tipton farmers' chances of being insured are in the balance at present. C. R. Billings, county chairman, had a list of 22 contracts signed when seen Tuesday evening by the Leader reporter. Men considering signing insurance agreements have only 13 days in which to decide. The deadline is April 10.

F. C. I. TIPS

Deadline Dates... Sign-up Progress... Loss

"All-Risk" Insurance Deadline Aug. 31

PARTIAL insurance provisions of federal "all risk" crop insurance now make it possible for wheat and flax growers to secure nearly any level of coverage they desire, R. J. McKenna, production and marketing administration state director, states.

"This new feature of the 'all-risk' insurance plan gives a farmer more opportunity to buy the exact amount of insurance that he needs," McKenna explains. "Formerly a crop could be insured for either 50 or 75 percent of the normal yield. Under the new plan both these levels of coverage are still available and, in addition, insurance is available for 60, 70, 80 or 90 percent of either the 50 or 75 percent average yield. This gives a producer a choice among 10 guaranteed yields varying from 75 percent of normal yield down to 60 percent of one-half the average production."

Under the partial insurance plan premiums and indemnities are figured first for full protection under 50 or 75 percent average yield insurance. These amounts are then reduced according to the percentage of partial insurance chosen. An indemnity is payable whenever an indemnity would be payable under full protection; partial insurance affects only the amount that is payable.

How It Works

In practice partial insurance works like this: Assuming that a farmer has 300 acres of wheat with a 12-bushel an acre average yield and is in a county where the premium rate is two bushels an acre, his premium for 75 percent coverage would be 600 bushels and insured production would be 2,700 bushels. If this farmer decided that 60 percent partial insurance on the basis of 75 percent insurance would be sufficient protection, he would pay only 60 percent of the full premium or 360 bushels. If harvesting all his acreage produced something less than the 2,700 bushels insured production, for instance 1,000 bushels less, the indemnity would be 60 percent of 1,000 bushels or 600 bushels.

"For farmers considering crop insurance, the partial insurance provision will be a great advantage," McKenna says. "It allows them a choice of many levels of coverage at various costs but still provides that indemnities shall still be payable whenever production drops below the 50 or 75 percent average yield levels. Partial insurance is available on all contracts written this year to cover 1947, 1948 and 1949 operations. Some contracts now in force contain partial insurance provisions but those which do not can be canceled and rewritten to take advantage of this provision."

Farmers planning to plant wheat this fall have until the time of seeding or Aug. 31, whichever is earlier, to sign an "all-risk" contract either at the county agricultural conservation association office or with a designated federal crop insurance agent.

CROP INSURANCE IS VIRTUALLY ASSURED

AAA Clerk Confident Others Will
Follow Lead, Sign Before 10th

The meeting of AAA community and county committeemen with R. Lee Barnes, Marcus Saffley and Bruce Joyner, AAA and Federal Crop Insurance representative, in the county agent's office Saturday afternoon has almost assured the success of the cotton crop insurance program in the county.

So said Sue Arnold Monday afternoon as she informed The Leader reporter there were 31 applications for insurance in her file.

Mrs. Arnold is confident the necessary 19 additional applications to make a total of 50 will be signed by the April 10 deadline.

C. R. Billings, county chairman of the AAA program, listed committeemen present at the meeting:

Jack Vaughan, Dan McLennan, J. R. Arthur, Uzzell Hawkins, R. M. Long, J. W. Talley, L. D. Templeton, J. M. Williamson, W. M. Williamson, E. B. Proctor, Cato Ellis and Horace Sterling.

The aforementioned committeemen represented districts four, six, seven, 10, 12, and one.

Mr. Barnes, representative of the Washington office of the Federal Crop Insurance Corp., explained the workings of the crop insurance plan to the group of farmers gathered in the county agent's office.

Signers of applications for insurance after the meeting were Cato Ellis, Wilkins Williamson, J. R. Arthur and R. M. Long.

Mr. Williamson, Mr. Long and Mr. Arthur agreed to tackle the job of selling the insurance in their respective communities, Mason, Garland and Brighton.

Mr. Billings suggested that any farmer not having a complete understanding of the cotton insurance program should see his community committeeman.

Marcus Saffley, accompanying Mr. Barnes, is AAA field representative in Lauderdale County. Bruce Joyner, also a member of the crop insurance promotion group, is state representative of the Federal Crop Insurance Corp.

FEDERAL CROP INSURANCE WILL GO ON SALE AUG. 12

Federal Crop Insurance on winter wheat will be on sale beginning August 12, at the Shelby County AAA office or through authorized agents, Delmar R. Yantis, of the local AAA Committee announced today. It is the all-risk insurance that covers drought, flood, hail, insect or plant diseases -- practically any and all hazards that may befall the wheat crop. So no matter what may happen, said Mr. Yantis, the farmer with insurance knows that his investment is protected.

Applications for insurance must be filed before planting and in no event later than September 15. Between now and the closing date it is planned to contact all wheat producers who do not now have a policy. These contacts will be made by John M. Quicksall, Trowbridge; Wm. A. Giesler, Strasburg; Alva O. Reynolds, Windsor; Charles E. Coleman, Findlay; Wm. F. Mietzner, Shumway; Jesse L. Pearson, Bethany; Harry E. Weiland, Tower Hill; Oran Donnel, Shelbyville; Gail L. Borton, Tower Hill; Wills O. Devore, Oconee; and Noah A. Mietzner, Stewardson.

CROP INSURANCE AID TO FARMERS

Governor Expresses Interest in Success of Federal All- Risk Program

Deep interest in the success of the Federal all-risk crop insurance program in North Carolina was expressed yesterday by Governor Cherry.

He said this insurance is a means of assuring economic stability to the farm people of the State by protecting the cotton and wheat crops against loss. The program was operated in the State last year, and insurance is now being sold on the 1946 cotton crop throughout the cotton producing sections of North Carolina. It may be purchased through county AAA committeemen or their authorized agents.

He expressed the hope that every farmer in North Carolina would investigate their insurance program with a view to protecting himself inst financial insecurity.

Stories... Program Details... Selling Dates.

WHEAT INSURANCE PROGRAM READY

Farmers in Pennsylvania should lose no time before considering crop insurance on their 1947 winter wheat crops, according to Director Clyde A. Zehner of the State Production and Marketing Administration. September 14 is the final date for writing insurance on next year's crop.

New provisions in the program this year enable farmers to make a wider choice of the type of coverage they desire, he said. Crop insurance agents and county agricultural conservation offices throughout the State will explain the detailed application of these provisions to individual farms.

Wheat crop insurance is sold under a 3-year contract.

"Wheat farmers are always faced with the threat of loss of crops through no fault of their own," he said. Crop insurance provides a cushion against loss of money and labor when crops are destroyed. "Working on a non-profit basis, Federal crop insurance is set up to pay all premiums collected in the form of indemnities to insured farmers whose crops are lost," he said. Administrative expenses are paid by the Government.

SEEK 1,644 ALL-RISK TOBACCO INSURANCE POLICIES IN COUNTY

Lancaster county growers have applied for a total of 1,644 policies for "all risk" insurance on their 1946 tobacco crop with the Federal Crop Insurance Corporation, Paul L. Leaman, chairman of the Lancaster AAA Committee, announced Wednesday afternoon. This is about 900 less than last year when the government "trial" tobacco insurance plan was first launched, and approximately 2,500 local farmers signed up for this protection on their 1945 crop.

Chairman Leaman estimated that about 1,500 county farms are represented in the 1,644 separate policies, which include applications for tobacco insurance by tenant farmers and share croppers also.

The "quality-yield" plan of insurance, for which the premium to be paid by the growers after the crop now being planted is marketed will be figures at the sales price of 48 pounds of tobacco per acre, again proved the most popular, a total of 1,542 growers insuring their crops under this program.

The so-called "investment" plan was taken by 102 growers, an increase over last year. Maximum indemnity for crop loss under this plan is \$165 per acre, but the premium cost is as low as \$4 an acre, varying according to yield.

Signs Up For Cotton Insurance



Those who plan to secure government insurance against a failure of their cotton crop have only two more days in which to sign up. The campaign ends Wednesday, say cotton specialists of State College, who are cooperating with the AAA in bringing this important matter to the attention of all cotton farmers. The above picture shows one of Wake County's farmers, J. Melville Broughton, former governor, signing up with Russell Powell, Wake County AAA chairman. Broughton is not only a good lawyer but a good businessman, and he said, "I think every cotton farmer in North Carolina should use this protection to at least assure himself of the cost of his production."

SAMPSON FARMER URGES INSURANCE

Value of Crop Insurance Is
Shown by Sampson Expe-
rience; Scott Makes Plea

By ELIZABETH BEST.

It may be true that lightning never strikes twice in the same place, but Lloyd Eldridge of Dunn, Route 2, Sampson County farmer, knows from experience that this is not true in the case of crop failure. He has received a check for \$709.95 from the Federal Crop Insurance Corporation for damages sustained to his cotton crop last year.

"I had a similar loss about seven years ago," Eldridge told a North Carolina AAA representative who visited his farm last week. "It makes it rather hard for a farmer to have seed and fertilizer bills to pay when his crop fails and there is no cash coming in."

For the past several years, Eldridge has made more than 500 pounds of lint cotton to the acre by using improved varieties of seed, fertilizers and cover crops. However, last year when he learned through his local AAA committee-man that insurance protection against all unavoidable hazards was available to cotton growers, vivid memories of his financial loss seven years ago prompted him into being one of the first Sampson County farmers to secure this protection.

Weevils and Weather.

Eldridge attributed about 25 per cent of the damage to his cotton last year to boll weevils and 75 per cent to the cool, wet weather during July and August.

Crop insurance offers the cotton grower protection up to 75 per cent of his average farm yield and in-

cludes coverage for seed if desired. Eldridge chose maximum coverage, and when asked if he plans to insure his 1946 crop, he said, "I do, indeed. As long as I have crop insurance, I won't ever have seed and fertilizer bills staring me in the face with no cash to pay them."

Local AAA committeemen and their authorized agents are now conducting the sales campaign for the 1946 cotton crop throughout the cotton producing sections of the State. All growers, owners, tenants and sharecroppers are eligible to insure their interest in the crop. Applications are required to be filed before planting, or April 10, whichever is earlier.

As chairman of the AAA Committee in North Carolina, G. Tom Scott points out that "the more support the program gets every year, the sooner insurance can be expanded to cover more crops. As the coverage is expanded there is more security for farmers throughout the State and nation."

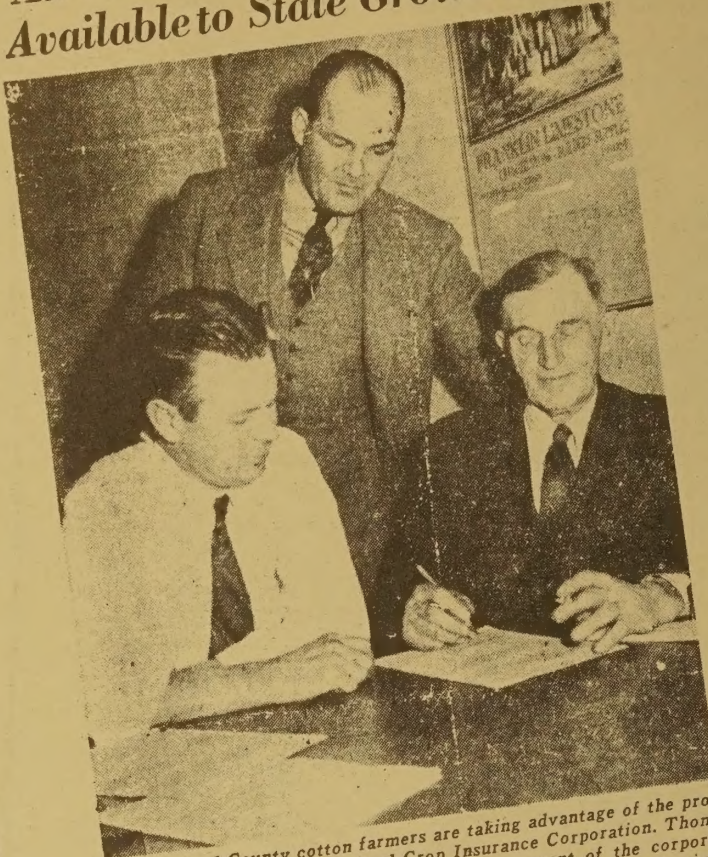
Must Band Together.

"Only by banding together can we ever expect to abolish crop failure as a threat to our agricultural economy," Scott added. "I am hopeful that more farmers will realize the benefits that may be obtained through crop insurance and join Lloyd Eldridge in an effort to make this age-old farm goal a reality."

As to other crop losses last year, Scott said that they were spotted throughout the State—heavy in some counties, and light in others, all of which could have been protected by low-cost insurance.

They're Protected Against Natural Hazards.

'All-Risk' Cotton Insurance Available to State Growers



Rutherford County cotton farmers are taking advantage of the protection offered by the Federal Crop Insurance Corporation. Thomas B. Brandon (left), of Murfreesboro, an agent of the corporation, and M. M. Drake (center), a cotton farmer, witness the signing of an application for the insurance by J. B. Randolph (right), president of the Farm Bureau.

"All risk" insurance is offered to cotton growers of Tennessee through the Federal Crop Insurance Corporation, J. H. Shoulders, state director, said today.

Crop insurance is something that farmers have been needing for a long time, he declared. Fundamentally, the Federal Crop Insurance program is intended to insure against catastrophes, and thereby provide a basis for minimum returns to farmers which will enable them to stay in business in case of a severe loss.

The insurance was termed by Shoulders as an all risk insurance. Shoulders said that the majority of crop losses were due to unavoidable hazards. Crop hazards which the farm cannot control and from which they are given protection through the crop insurance are drought, flood, hail, wind, frost, winter-kill, lightning, fire, excessive rain, snow, wild life, hurricane, tornado, insects and plant disease.

At the present, the crop insurance only applies to cotton, wheat and tobacco. The tobacco insurance is still in the trial period and applies to three counties in the state selected by the State AAA Committee as representative counties. Those counties are Green, Maury, and Montgomery. At present, there are 2,500 wheat insurance policies in force in 32 counties.

Application for cotton insurance policy are being taken now at the county AAA office or by agents representing the corporation. The amount of protection a grower may secure on his cotton crop will be 75 per cent of his acreage yield based on the yield on his farm over a period of years. The cost will vary from county to county and will be termed in pounds of cotton ranging from seven pounds to 17 pounds per acre depending on the risk in that particular county. The premiums may be paid in cash at any time the farmer wishes or by note that bears no interest until after harvest.

Applications for cotton insurance must be filed in the AAA office not later than April 10 if this year's crop is insured.

Maximum participation in this program on the part of the cotton growers will pave the way for other crop insurance, Shoulders said.

There are thousands of bales of cotton still in the fields in Tennessee which will be a considerable loss to the growers. Had all this cotton crop been insured, much of the loss to the farmers could have been avoided.

It is believed that if the cotton, wheat and tobacco insurance is accepted by the growers the FCIC will include other crops in years to come.

95 SIGNERS CINCH COTTON INSURANCE

Forty Signed In Last Two Days Before Deadline Passed

Mrs. Sue Arnold Tuesday disclosed a total of 95 farmers had signed for crop insurance. The insurance of cotton in the county was dependent on fifty farmers signing applications for coverage of their acreage.

The interest in the mutual protection program was slow to crystallize into action, Mrs. Arnold said. Publicity was given the program as early as February.

W. G. McGowan, Bruce Joyner and R. Lee Barnes, county agent, state FCI representative, and Washington office agent, respectively, addressed groups of farmers on the subject.

Mr. McGowan's activities were the most extensive. The county agent appeared at nearly a dozen meetings in the county to explain details of cost, degree of protection afforded, and basis for the premium rate.

Less than a week before the deadline, April 10, there were only 31 of the 50 required applications in hand. Mrs. Arnold expressed confidence at the time, however, that the necessary number would sign.

In the last two days before the deadline, there were about forty applications filed with the AAA. C. R. Billings, county chairman of the AAA, was in the AAA office as Mrs. Arnold described the progress of the county toward an insured cotton crop. He confirmed Mrs. Arnold's statement that she believed 14 of the 15 districts of the county were represented among the 95 insurers.

Drought Emphasizes Need of Crop Insurance

The widespread losses of wheat crops from drought points to the need of Federal Crop Insurance, according to A. W. Bishop, chairman of the Box Elder county committee. More than 300 farmers have applied for inspections in line with indemnity provisions of the crop insurance program in Utah. So far 13 farmers of Box Elder county have reported losses.

Federal crop insurance contracts covering the next three production years can be signed at the Box Elder county AAA office now, A. W. Bishop said. Farmers who have unexpired contracts may find it to their advantage to renew contracts this year for another three-year term because of favorable changes in premium rates.